

Information to identify the case:

Debtor 1	<u>Cynthia Marie Youngstead</u>	Social Security number or ITIN	xxx-xx-8640
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-21964-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia Marie Youngstead

9/30/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Cynthia Marie Youngstead
DebtorCase No. 14-21964-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 59

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Cynthia Marie Youngstead, 241 Lehigh Avenue, Pittsburgh, PA 15232-1725
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13853021 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: A H F C, 201 Little Falls Drive, Wilmington, DE 19808)
 13867256 +Allegheny Clinic, PO Box 848659, Boston, MA 02284-8659
 13921794 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13853033 +Contl Auto Rec/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13953474 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13856814 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13911831 +Peoples Natural Gas Co LLC, Equitable Division, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 13892388 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13853048 +Pnc Bank, P.O.Box 500/K-A16-2j, Portage, MI 49081-0500
 13853049 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13853050 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13867273 +Qualicare Home Medical, PO Box 33842, North Royalton, OH 44133-0842
 13853051 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13867275 +Rotech Healthcare, Inc., PO Box 3112, Southeastern, PA 19398-3112
 13853053 Sunoco/Cit, PO Box 6033, Hagerstown, MD 21747
 13881911 +Treasurer, City of Pittsburgh Dept. of Finance, 414 Grant Street, Pittsburgh, PA 15219-2419,
 ATTN: Julie M. McLaughlin
 13867280 +West Penn Allegheny Health System, Allegheny General Hospital, 320 East North Ave,
 Pittsburgh, PA 15212-4772
 13867281 +Western Pennsylvania Hospital, 4800 Friendship Avenue, Pittsburgh, PA 15224-1793

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:09 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: BANKAMER.COM Oct 01 2019 07:38:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,
 Richardson, TX 75082-4333
 13886132 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 ALTAIR OH XIII, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853022 +E-mail/Text: kristin.villneauve@allianceoneinc.com Oct 01 2019 04:08:33
 Allianceone Receivable, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
 13853023 EDI: BANKAMER.COM Oct 01 2019 07:38:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998
 13853025 EDI: BANKAMER.COM Oct 01 2019 07:38:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 13853024 +EDI: BANKAMER2.COM Oct 01 2019 07:38:00 Bank Of America, PO Box 1598,
 Norfolk, VA 23501-1598
 13904339 +EDI: BANKAMER.COM Oct 01 2019 07:38:00 Bank of America, N.A., Attn: Bankruptcy Dept.,
 Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13853026 +EDI: TSYS2.COM Oct 01 2019 07:38:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13876858 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 CERASTES, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853027 EDI: WFNNB.COM Oct 01 2019 07:38:00 Ch/Anntylr, PO Box 182273, Columbus, OH 43218-2273
 13853028 +EDI: CHASE.COM Oct 01 2019 07:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13853029 +EDI: WFNNB.COM Oct 01 2019 07:38:00 Comenity Bank/Anntylr, PO Box 182273,
 Columbus, OH 43218-2273
 13853030 +EDI: WFNNB.COM Oct 01 2019 07:38:00 Comenity Capital/Hsn, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 13853031 +EDI: WFNNB.COM Oct 01 2019 07:38:00 Comenitybank/Talbots, PO Box 182120,
 Columbus, OH 43218-2120
 13853032 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:09 Commonwealth of PA,
 Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
 13853034 +EDI: CCUSA.COM Oct 01 2019 07:38:00 Credit Coll/Usa, 16 Distributor Dr Ste 1,
 Morgantown, WV 26501-7209
 13869928 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13853035 +EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 13853037 +EDI: GMACFS.COM Oct 01 2019 07:38:00 G M A C, PO Box 535160, Pittsburgh, PA 15253-5160
 13853038 +EDI: RMSC.COM Oct 01 2019 07:38:00 Geocrb/Jc Penney Dc, PO Box 965007,
 Orlando, FL 32896-5007
 13853039 EDI: RMSC.COM Oct 01 2019 07:38:00 Geocrb/Jcp, PO Box 984100, El Paso, TX 79998
 13853040 +EDI: RMSC.COM Oct 01 2019 07:38:00 Geocrb/Lowes, PO Box 965005, Orlando, FL 32896-5005
 13853041 +EDI: RMSC.COM Oct 01 2019 07:38:00 Geocrb/Ritz Camera, PO Box 981439,
 El Paso, TX 79998-1439

District/off: 0315-2

User: culy
Form ID: 3180W

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Date Rcvd: Sep 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13853042 +EDI: HFC.COM Oct 01 2019 07:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13853043 +EDI: HFC.COM Oct 01 2019 07:38:00 Hsbc/Bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
13853046 EDI: IRS.COM Oct 01 2019 07:38:00 Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114
13867271 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Oct 01 2019 04:09:34 Marriott Ownership, 1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13853047 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Oct 01 2019 04:09:34 Marriott Ownership Res, 1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13871379 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13871398 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14243197 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13853052 +EDI: SEARS.COM Oct 01 2019 07:38:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13856477 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13853054 +EDI: WFNNB.COM Oct 01 2019 07:38:00 Talbots, 175 Beal St, Hingham, MA 02043-1512
13853055 +EDI: WTRRN BANK.COM Oct 01 2019 07:38:00 Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13853056 +EDI: CITICORP.COM Oct 01 2019 07:38:00 Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13853057 +EDI: TSYS2.COM Oct 01 2019 07:38:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
13853036 Exxmbloiti
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13867257* +Allianceone Receivable, 4850 E Street Rd Ste 300, Trevese, PA 19053-6643
13867258* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13867259* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867260* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13867261* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13867262* +Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
13867263* +Comenitybank/Talbots, Po Box 182120, Columbus, OH 43218-2120
13867264* +Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
13867265* +Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
13867266* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13867267* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13867270* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114)
13853044* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
13867268* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
13853045* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867269* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867272* +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13867277* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13867278* +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13867279* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13867274 ##+Qualicare Home Medical, 30 Buttermilk Hollow Rd,, Irwin, PA 15642-2402
13867276 ##+Rotech Healthcare, Inc., 2600 Technology Drive, Suite 300, Orlando, FL 32804-8022
TOTALS: 4, * 21, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: culy
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeremy J. Kobeski on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Cynthia Marie Youngstead ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 11